RESOLUTION No. 2006-159-505

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS, FLORIDA, APPROVING THE HOUSING REHABILITATION PROGRAM AND HOMEOWNERSHIP ASSISTANCE PROGRAM, AS OUTLINED IN THE POLICIES AND PROCEDURES MANUAL ATTACHED HERETO AS EXHIBIT "A", AND AUTHORIZING THE CITY MANAGER TO EXECUTE ANY AND ALL DOCUMENTS NECESSARY INCLUDING MORTGAGE DOCUMENTS SUBJECT TO THE REVIEW AND APPROVAL OF THE CITY ATTORNEY; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Miami Gardens has established a Community

Development Department and has initiated Community Development Programs, and

WHEREAS, one of the primary initiatives of the City's Community Development

Department is to provide good, affordable housing to the City's residents, and

WHEREAS, the City plans to initially offer two housing programs, the Housing Rehabilitation Program for existing homeowners, and the Homeownership Assistance Program for first time home buyers (hereinafter "Programs"), which are more particularly described in the Housing Policies and Procedures Manual attached hereto as Exhibit "A," and

WHEREAS, in accordance with CDBG regulations, the City is required to adopt and approve guidelines and policies for the Programs, and in addition to approving the Programs, there are certain loan documents and mortgage documents that must be executed between the City of Miami Gardens and the various applicants, and

WHEREAS, the City Council would like to authorize approval of the Programs and in addition would like to authorize the City Manager to execute any and all

documents necessary in order to facilitate the Program including mortgage documents subject to the review and approval of the City Attorney,

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY
OF MIAMI GARDENS, FLORIDA, AS FOLLOWS:

Section 1. ADOPTION OF REPRESENTATIONS: The foregoing Whereas paragraphs are hereby ratified and confirmed as being true, and the same are hereby made a specific part of this Resolution.

Section 2. APPROVAL: The City Council of the City of Miami Gardens approves the Housing Rehabilitation Program and the Homeownership Assistance Program and the attendant documents that must be executed for the Programs, as outlined in the Housing Policies and Procedures Manual, attached hereto as Exhibit "A."

Section 3. AUTHORIZATION: The City Council of the City of Miami Gardens hereby authorizes the City Manager to execute any and all documents necessary for the programs including mortgage documents, subject to the review and approval of the City Attorney.

Section 4. EFFECTIVE DATE: This Resolution shall take effect immediately upon its final passage.

PASSED AND ADOPTED BY THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS AT ITS REGULAR MEETING HELD ON DECEMBER 13, 2006.

ATTEST:

SHIRLÉY GIBSON, MAYOR

RONETTA TAYLOR, CMC, CITY CLERK

Prepared by SONJA KNIGHTON DICKENS, ESQ. City Attorney

SPONSORED BY: Danny Crew, City Manager

MOVED BY: Vice Mayor Braynon

SECONDED BY: Councilman Campbell

VOTE: 6-0

Mayor Shirley Gibson	<u>x</u> (Yes)(No)
Vice Mayor Oscar Braynon, II	x (Yes) (No)
Councilman Melvin L. Bratton	(Yes) (No) Not present
Councilman Aaron Campbell	x (Yes) (No)
Councilman Andre' Williams	x (Yes) (No)
Councilwoman Sharon Pritchett	x (Yes) (No)
Councilwoman Barbara Watson	<u>x</u> (Yes) (No)

City of Miami Gardens

1515-200 NW 167th Street Miami Gardens, Florida 33169



Mayor Shirley Gibson Vice Mayor Oscar Braynon II Councilman Melvin L. Bratton Councilman Aaron Campbell Councilwoman Sharon Pritchett Councilwoman Barbara Watson Councilman Andre Williams

MEMORANDUM

To:

The Honorable Mayor and City Council

From:

Dr Danny O Crew, City Manager

Date:

December 13, 2006

Re.

Community Development-Housing Policies & Procedures

The City of Miami Gardens has recently launched its Community Development Programs. As reflected in the Annual Action Plan submitted to the U.S. Housing and Urban Development (HUD), one of the primary initiatives of our Community Development Department is to provide decent housing for our residents. Under the *Housing* initiative, the City intends to offer two programs initially.

- Housing Rehabilitation (for existing homeowners)
- Homeownership Assistance (for first time homebuyers)

Attached you will find the Housing Policies and Procedures document which outlines the program guidelines for each of these two programs. It also covers how residents can apply, the selection process, the application to be completed, and the terms of the loan to be provided. It should be noted that the City will not offer grants. Instead, our Housing programs will provide funding in the form of deferred/forgivable loans. This methodology will ensure that assistance provided to low to moderate residents will accomplish its intended objective.

Applications for the Housing Rehabilitation program are currently being accepted and it is the intent of the Community Development department to begin processing those applications after the first of the year. It is anticipated that the Homeownership Assistance program application period will be opened sometime in February or March of 2007

Recommendation: Staff recommends approval of the attached Housing Policies and Procedures document that will govern the terms for the administration of the Community Development's Housing Programs.

J-11) CONSENT AGENDA RESOLUTION COMMUNITY DEVELOPMENT HOUSING POLICIES AND PROCEDURES